

**ELECTRONIC IDENTIFIER  
PAYMENT SYSTEM AND METHODS**  
ABSTRACT OF THE DISCLOSURE

5           A payment service method and system involve a payment service provider, a  
customer/payor and a consumer provider/payee. The customer/payor enrolls in the service  
and is provided a unique identifier that enables the customer to conduct transactions with the  
payment service provider. The customer/payor interfaces with the payment service provider  
through various forms of communication, and can facilitate payments to the consumer  
10 providers/payees through the payment service provider while remaining anonymous.

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